

"I'm through!" pronounced Hiram definitely. "No outside work for me. And the responsibility! Nix, not, also never! I'm too heavy for exercise. I'll strike for an inside position."

"Why, come to think of it, our house needs a new hand at the information desk," said Marvin.

"Say, mister, work me in, will you?" pressed Hiram eagerly. "I don't care what the salary is, so long as I don't have to get down before 9 and have an hour noon times for the eats."

So Marvin gave his card and Hiram was duly installed in his new position. He made himself useful, he was polite, pleasant, accommodating. It was ideal to him to rest in a cushioned chair all day long. He got fatter and more in love with life each succeeding day.

As to Marvin, the new employee doted on him. He got to walking home with him, after the day's work was done. Marvin even took him with him to visit his fiancée, Mary Roberts, who had heard considerable of Hiram, and wanted to see him. Hiram felt grateful and honored.

For a week after that he noticed that Mr. Marvin was gloomy and reserved. He talked to him one evening during their homeward walk. The interest and gratitude of the lad made Marvin glad to talk about his troubles, even if it was to a boy, for Hiram had said:

"I'm your friend, Mr. Marvin, and just you believe it. I'll never forget what you've done for me. You're worrying about something, and if it's money—for I hear you're arranging to get married to that sweet Miss Roberts—why, I've got over a hundred in the savings, and it's yours for the asking."

"Thank you, Hiram," returned Marvin, considerably moved at the generous offer, "but it wouldn't help me. I have saved up \$500 to get married on, and it's gone, I fear. I loaned it to a friend—a false friend—who

got me to accept a friend of his as indorser, and left the city. Last week the indorser, a man named Drollard, paid the note with a \$500 check. Unfortunately I gave up the note, for when I went to cash the check they stamped it 'Not sufficient funds.' I've been to the bank every day for a week, and it has been no use. I have learned that this Drollard, who is a sleek, clever schemer, keeps an account at the bank, but never allows it to reach the \$500 mark.

"What bank is it drawn on, Mr. Marvin," inquired Hiram.

"The Security National."

Hiram let out one of his characteristic yells. "Say, I'm solid there," he added. "You give me that check. I know the ways and all the fellows at the Security, you see. I was a banker once, you know," reminded Hiram importantly, "and—I'll collect that check for you if it can be collected by anyone."

Hiram had not been a banker, as he boasted, but he did know banking ways. Forthwith he placed himself in close touch with the "boys" he had known at the bank."

"Aw! give me the tip—it's all in the family," was his typical appeal in turn to two of his former fellow workers in the bank, and the next day Hiram was placed in possession of some very important and guiding facts concerning the man who had given Mr. Marvin the check that could not be collected. The evasive depositor, Hiram discovered, had made it a point to always keep from fifty to one hundred and fifty dollars on deposit under the face of the check he had given to Marvin. His final "tip" late one afternoon was that Drollard had \$423 to his credit when the bank closed, and Hiram proceeded to draw \$77 of his savings.

The next morning he appeared at the Security National and deposited that amount to the credit of Drollard, presented the check and received five crisp \$100 bills on the check, which